

# Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance  
Board Members

April 2019

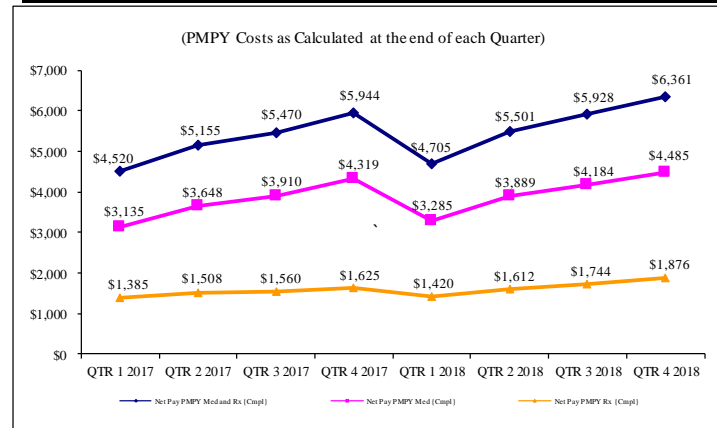
# DASHBOARD REPORT: BASED ON INCURRED CLAIMS THROUGH NOVEMBER 2018

Includes Projections for Incurred, but Not Yet Reported (IBNR)

## Enrollment

Fact	Dec 2016 - Nov 2017	Dec 2017 - Nov 2018	% Change
Employees Avg Med	145,414	144,704	-0.49%
Members Avg Med	262,884	263,470	0.22%
Family Size Avg	1.8	1.8	0.71%
Member Age Avg	36.8	36.8	-0.10%

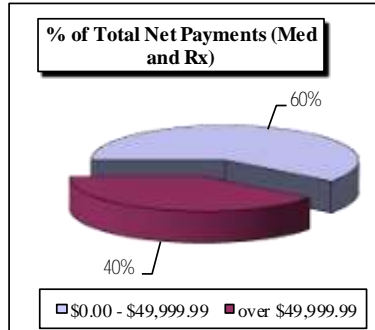
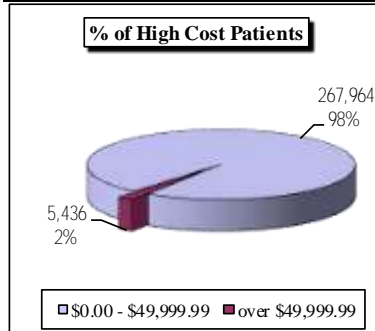
## Net Incurred Claims Cost per Member



## Allowed Claims Costs PMPY with Norms

	Dec 2016 - Nov 2017	Dec 2017 - Nov 2018	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,565.11	\$4,830.37	6%	\$5,029.70	-4.13%
Allow Amt PMPY IP Acute {Cmpl}	\$1,316.82	\$1,342.93	2%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,236.58	\$3,474.61	7%	\$3,559.58	-2.45%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,780.93	\$1,931.55	8%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$943.96	\$1,007.70	7%	N/A	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$214.75	\$224.00	4%	N/A	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$451.78	\$479.39	6%	N/A	N/A
Out of Pocket PMPY Med {Cmpl}	\$785.38	\$813.81	4%	\$765.35	5.96%
Allow Amt PMPY Rx {Cmpl}	\$1,717.38	\$1,861.76	8%	\$1,447.04	22.28%
Out of Pocket PMPY Rx {Cmpl}	\$197.09	\$210.21	7%	\$0.00	N/A

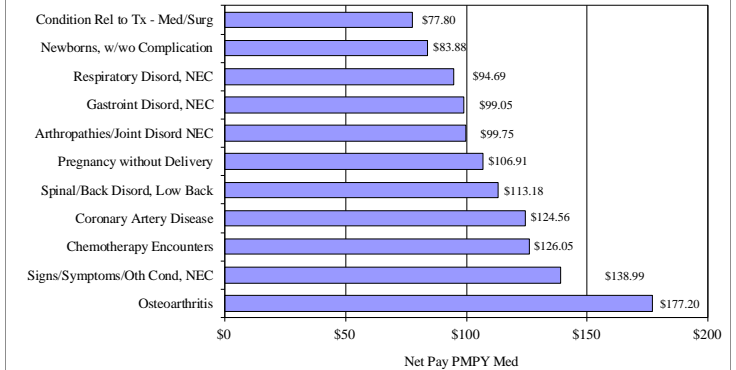
## High Cost Claimants Dec 17—Nov 18



## Prescription Drug Programs

	Fact	Dec 2016 - Nov 2017	Dec 2017 - Nov 2018	% Change
Mail Order	Discount Off AWP % Rx	51.84%	56.03%	8.08%
	Scripts Generic Efficiency Rx	96.58%	97.24%	0.68%
Retail	Discount Off AWP % Rx	51.74%	49.57%	-4.19%
	Scripts Generic Efficiency Rx	97.07%	96.71%	-0.37%
Total	Discount Off AWP % Rx	51.77%	51.81%	0.08%
	Scripts Generic Efficiency Rx	97.01%	96.80%	-0.22%
	Scripts Maint Rx % Mail Order	16.58%	20.34%	22.66%

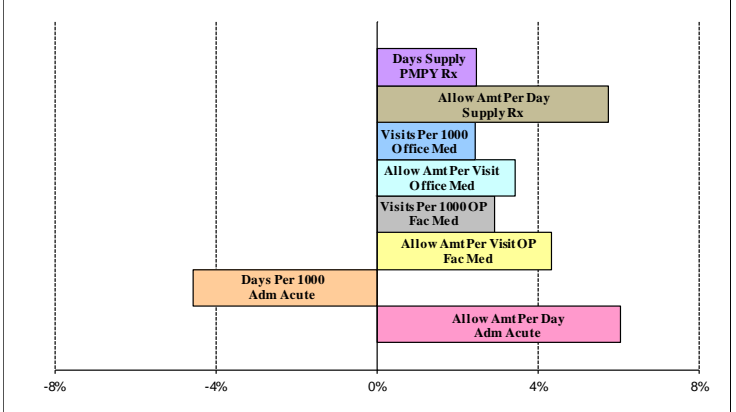
## Top 10 Clinical Conditions



## Cost Drivers Support

Fact	Dec 2016 - Nov 2017	Dec 2017 - Nov 2018	% Change
Allow Amt Per Day Adm Acute	\$4,604.97	\$4,883.94	6.06%
Days Per 1000 Adm Acute	282.22	269.29	-4.58%
Allow Amt Per Visit OP Fac Med	\$1,455.54	\$1,518.67	4.34%
Visits Per 1000 OP Fac Med	1,223.54	1,259.15	2.91%
Allow Amt Per Visit Office Med	\$119.24	\$123.31	3.42%
Visits Per 1000 Office Med	7,915.85	8,108.19	2.43%
Allow Amt Per Day Supply Rx	\$3.00	\$3.17	5.74%
Days Supply PMPY Rx	573.32	587.44	2.46%

## Cost Drivers—Utilization and Price Trends



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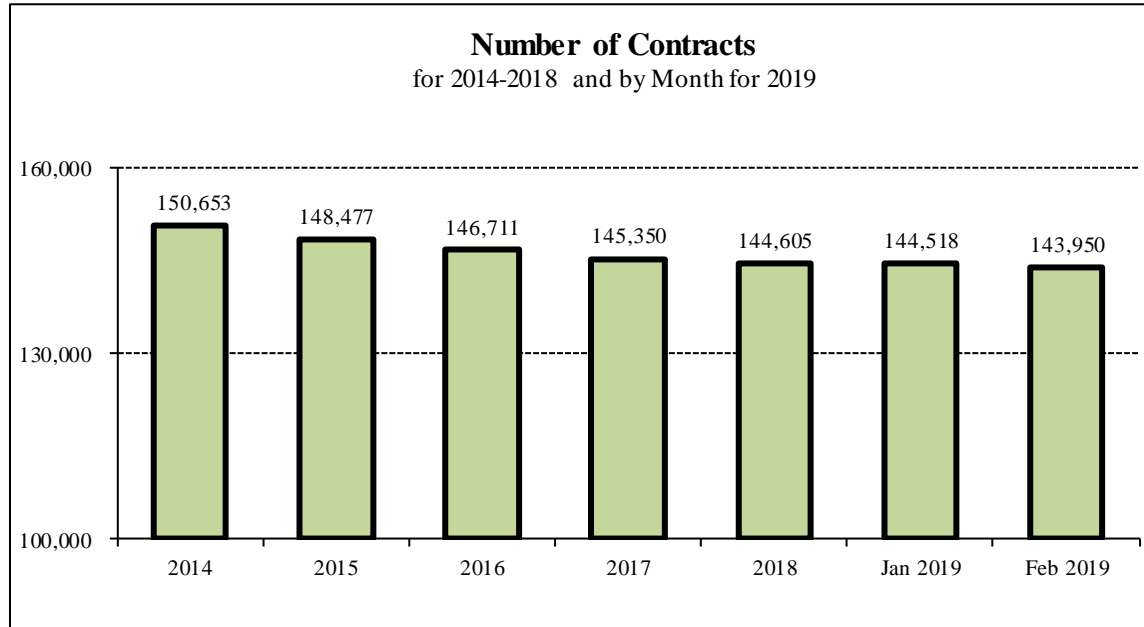
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*Paid data as of: February 2019*

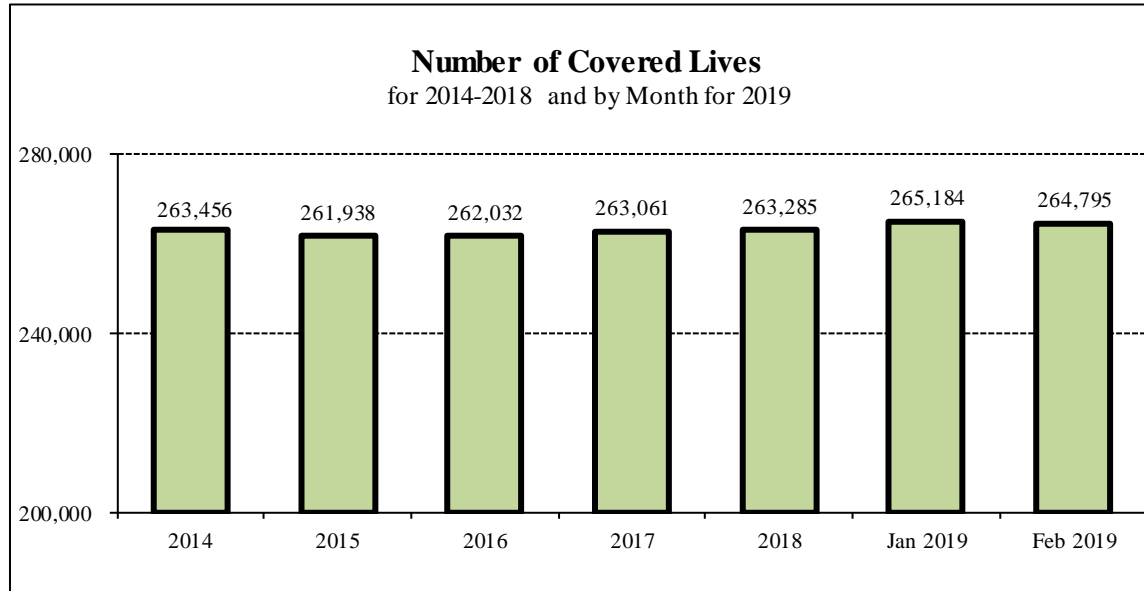
*Incurred data as of: November 2018*

## Enrollment

The following chart shows planholder enrollment (contracts) for 2014-2018 and monthly year-to-date for 2019. Enrollment will fluctuate on a monthly basis. (Approximately 7,200 Cross-Reference spouses in any given month are not included.)

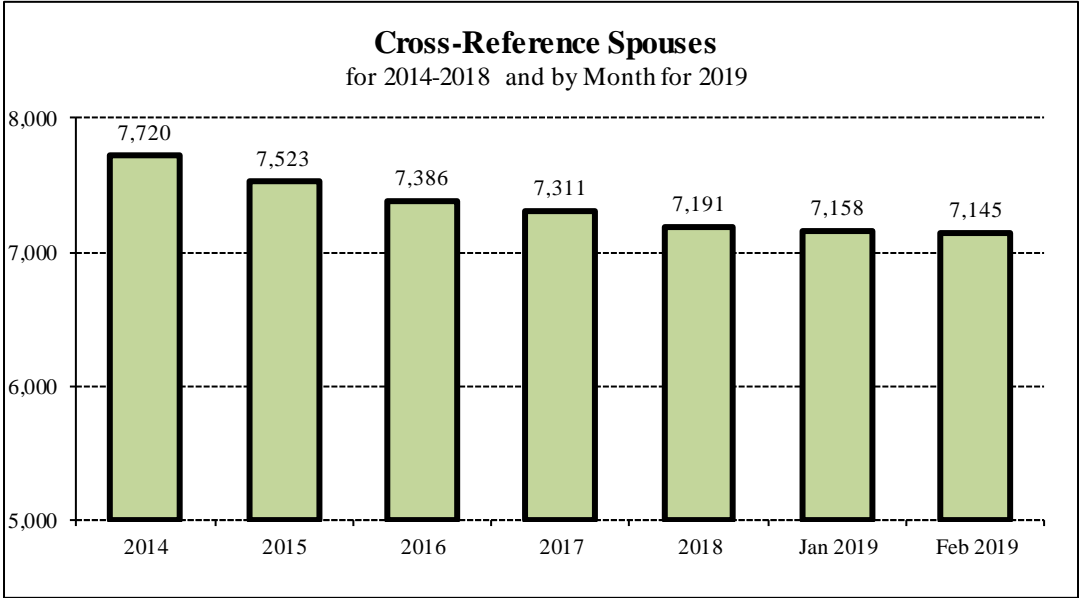


The following chart shows member enrollment (covered lives) for 2014-2018 and monthly year-to-date for 2019. Enrollment will fluctuate on a monthly basis.



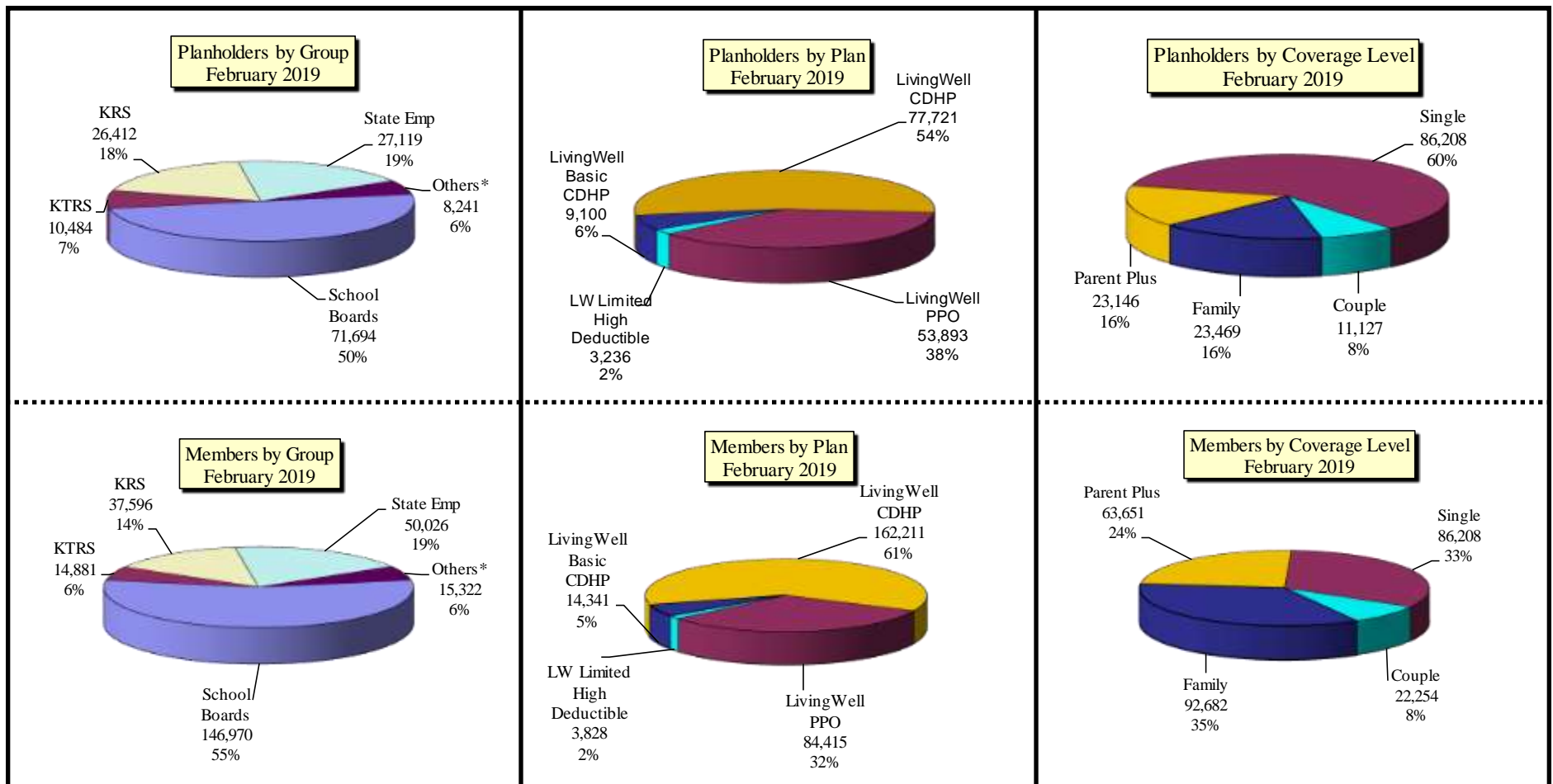
**Enrollment** *(continued)*

The following graph shows the number of Cross-Reference Spouses for 2014-2018 and monthly year-to-date for 2019. The number of Cross-Reference Spouses will fluctuate on a monthly basis.



## **Enrollment** *(continued)*

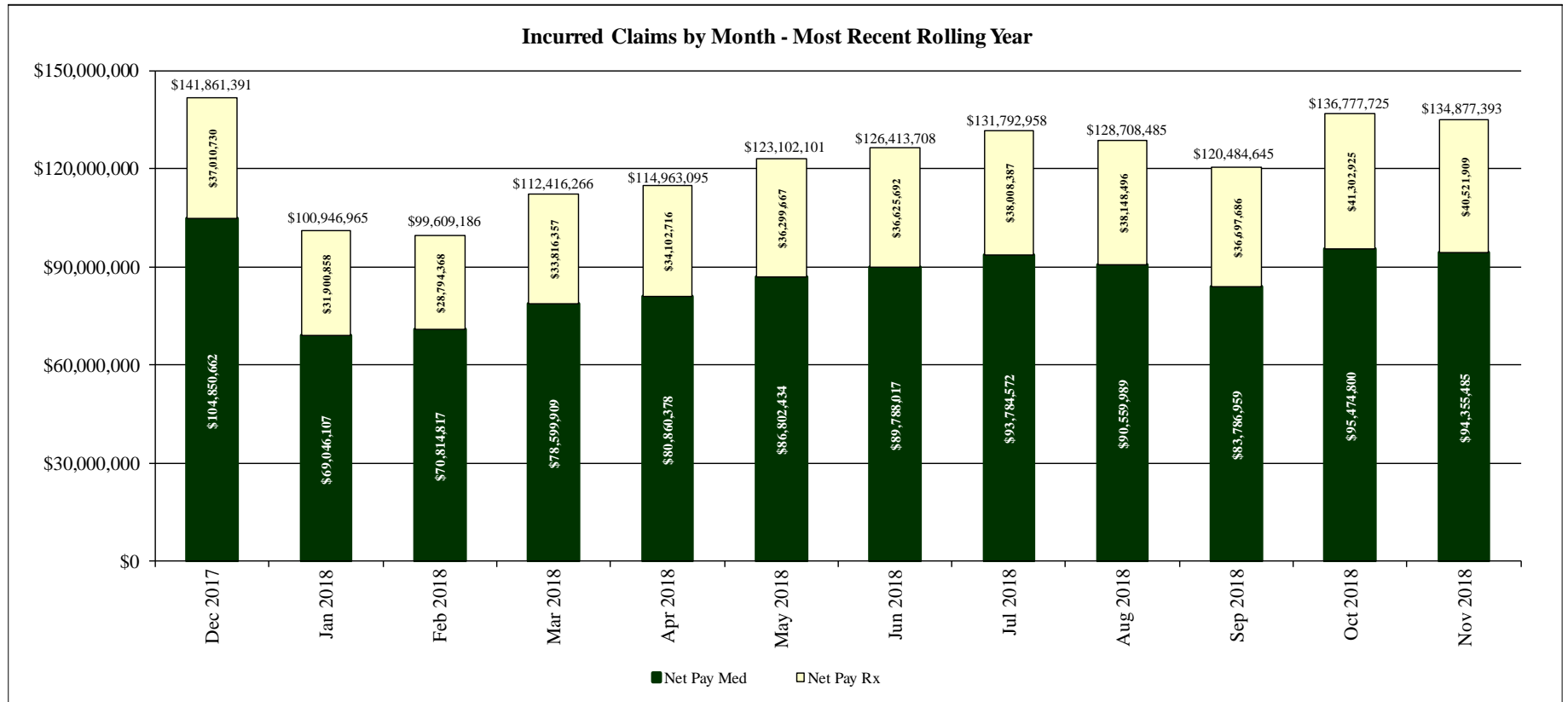
The following charts show Planholder and Member enrollment by Group, Health Plan, and Coverage Level.



\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## Claims Costs

Claims costs include Incurred Medical and Pharmacy (Rx) Claims Cost for the most recent rolling year.



## **Claims Costs** *(continued)*

The following table represents Incurred Medical Claims by Group for 2014-2017 and monthly year-to-date for 2018.

<b>INCURRED MEDICAL CLAIMS BY GROUP</b>						
<b>Time Period</b>	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others</b>	<b>Totals</b>
2014	\$465,112,511	\$121,029,097	\$216,483,334	\$202,992,249	\$80,366,825	\$1,085,984,016
2015	\$406,274,265	\$100,740,841	\$189,171,718	\$159,515,036	\$62,699,633	\$918,401,495
2016	\$435,722,261	\$101,146,653	\$194,856,626	\$172,376,133	\$59,484,741	\$963,586,414
2017	\$455,463,527	\$95,607,949	\$197,824,137	\$177,467,923	\$60,884,289	\$987,247,826
Jan 2018	\$31,559,592	\$6,894,044	\$15,244,591	\$10,728,673	\$4,619,207	\$69,046,107
Feb 2018	\$31,397,831	\$7,334,052	\$14,646,894	\$12,096,744	\$5,339,296	\$70,814,817
Mar 2018	\$36,398,752	\$7,481,592	\$15,965,743	\$13,596,569	\$5,157,254	\$78,599,909
Apr 2018	\$38,245,133	\$7,798,661	\$15,960,401	\$14,418,054	\$4,438,130	\$80,860,378
May 2018	\$40,617,639	\$8,273,857	\$18,734,200	\$14,048,868	\$5,127,871	\$86,802,434
Jun 2018	\$46,157,708	\$7,716,445	\$16,473,009	\$14,182,696	\$5,258,158	\$89,788,017
Jul 2018	\$45,537,799	\$7,825,445	\$18,164,547	\$16,142,583	\$6,114,198	\$93,784,572
Aug 2018	\$40,966,753	\$8,909,235	\$17,736,868	\$17,622,627	\$5,324,506	\$90,559,989
Sep 2018	\$36,063,866	\$7,844,581	\$18,949,967	\$16,399,327	\$4,529,218	\$83,786,959
Oct 2018	\$42,838,571	\$8,956,498	\$20,049,100	\$18,170,992	\$5,459,638	\$95,474,800
Nov 2018	\$43,083,136	\$9,519,689	\$18,784,291	\$17,010,821	\$5,957,548	\$94,355,485

\* Others include COBRA, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).



**Claims Costs** *(continued)*

The following table represents Incurred Pharmacy Claims by Group for 2014-2017 and monthly year-to-date for 2018.

INCURRED RX CLAIMS BY GROUP						
Time Period	School Boards	KTRS	KRS	State Employees	Others*	Totals
2014	\$131,098,426	\$43,053,078	\$73,830,755	\$55,751,835	\$20,884,223	\$324,618,317
2015	\$128,985,096	\$42,244,335	\$74,179,491	\$56,345,078	\$21,644,747	\$323,398,746
2016	\$150,206,112	\$44,006,465	\$82,345,637	\$62,097,935	\$23,887,655	\$362,543,804
2017	\$169,424,554	\$46,569,107	\$89,292,091	\$68,686,524	\$25,676,545	\$399,648,821
Jan 2018	\$13,591,288	\$3,544,422	\$7,485,032	\$5,148,582	\$2,131,535	\$31,900,858
Feb 2018	\$12,378,902	\$3,145,295	\$6,628,318	\$4,902,607	\$1,739,246	\$28,794,368
Mar 2018	\$14,735,795	\$3,596,285	\$7,575,353	\$5,819,602	\$2,089,323	\$33,816,357
Apr 2018	\$14,915,136	\$3,566,842	\$7,860,971	\$5,684,806	\$2,074,962	\$34,102,716
May 2018	\$15,481,120	\$4,208,437	\$7,847,861	\$6,414,884	\$2,347,366	\$36,299,667
Jun 2018	\$16,155,082	\$3,927,738	\$8,066,126	\$5,868,107	\$2,608,639	\$36,625,692
Jul 2018	\$16,633,550	\$4,225,306	\$8,389,442	\$6,464,672	\$2,295,416	\$38,008,387
Aug 2018	\$16,343,778	\$4,347,602	\$8,465,143	\$6,579,579	\$2,412,394	\$38,148,496
Sep 2018	\$15,565,249	\$4,161,477	\$8,555,599	\$6,108,625	\$2,306,735	\$36,697,686
Oct 2018	\$17,518,872	\$4,485,278	\$9,606,654	\$7,161,106	\$2,531,015	\$41,302,925
Nov 2018	\$17,250,996	\$4,593,398	\$8,910,353	\$6,843,688	\$2,923,475	\$40,521,909

\* Others include COBRA, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

**Claims Costs** *(continued)*

The following table represents Incurred Medical Claims by Health Plan for 2014-2017 and monthly year-to-date for 2018.

INCURRED MEDICAL CLAIMS BY PLAN							
Time Period	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Other*	Missing**	Total
2014	\$57,385,008	\$46,095,825	\$598,724,084	\$375,470,631	\$92,820	\$8,215,648	\$1,085,986,030
2015	\$44,667,793	\$42,933,513	\$448,976,661	\$376,288,350	\$0	\$8,215,648	\$921,081,965
2016	\$48,689,144	\$447,126,570	\$409,190,817	\$0	\$0	\$53,559,200	\$958,565,731
2017	\$30,803,249	\$412,176,452	\$472,295,946	\$10,812	\$0	\$66,836,822	\$982,123,280
Jan 2018	\$1,570,008	\$28,514,529	\$31,192,912	\$0	\$0	\$6,979,735	\$68,257,184
Feb 2018	\$1,480,832	\$30,381,864	\$32,803,155	\$0	\$0	\$5,774,503	\$70,440,354
Mar 2018	\$2,132,468	\$30,360,243	\$38,898,706	\$3,559	\$0	\$7,112,202	\$78,507,179
Apr 2018	\$1,788,351	\$30,953,452	\$41,148,061	\$0	\$0	\$6,852,755	\$80,742,620
May 2018	\$2,592,278	\$35,164,135	\$42,060,040	\$0	\$0	\$6,566,427	\$86,382,881
Jun 2018	\$2,445,874	\$34,430,316	\$45,621,038	\$0	\$0	\$6,937,817	\$89,435,046
Jul 2018	\$3,022,224	\$34,957,601	\$46,440,979	\$3,335	\$0	\$8,292,753	\$92,716,891
Aug 2018	\$2,700,133	\$34,725,421	\$46,025,238	\$123,191	\$0	\$6,816,699	\$90,390,683
Sep 2018	\$2,210,672	\$33,851,817	\$40,176,376	\$0	\$0	\$7,424,956	\$83,663,820
Oct 2018	\$2,572,371	\$36,388,210	\$49,294,459	\$5,017	\$0	\$6,903,625	\$95,163,682
Nov 2018	\$2,397,562	\$34,742,295	\$50,200,923	\$3,324	\$0	\$6,865,406	\$94,209,510

\* Other means claim from old plan reported as incurred in following year.

\*\*Missing means the claims could not be tagged to a specific Health Plan.

**Claims Costs** *(continued)*

The following table represents Incurred Pharmacy Claims by Health Plan for 2014-2017 and monthly year-to-date for 2018.

INCURRED RX CLAIMS BY PLAN							
Time Period	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Other*	Missing**	Total
2014	\$17,730,754	\$5,829,739	\$217,764,345	\$82,940,511	\$39,794	\$313,173	\$324,618,317
2015	\$16,014,926	\$6,904,578	\$201,586,203	\$98,816,804	\$0	\$76,235	\$323,398,746
2016	\$7,493,378	\$216,199,328	\$119,659,277	\$0	\$0	\$19,016,623	\$362,368,605
2017	\$4,758,997	\$217,228,091	\$154,781,740	\$5	\$0	\$22,798,338	\$399,567,170
Jan 2018	\$315,118	\$17,990,462	\$10,646,970	\$0	\$0	\$2,941,729	\$31,894,280
Feb 2018	\$260,260	\$15,756,090	\$10,302,486	\$0	\$0	\$2,456,926	\$28,775,762
Mar 2018	\$414,836	\$18,135,373	\$12,659,127	\$0	\$0	\$2,600,236	\$33,809,572
Apr 2018	\$397,637	\$17,563,956	\$13,532,439	\$0	\$0	\$2,606,902	\$34,100,934
May 2018	\$424,363	\$18,496,049	\$14,592,424	\$0	\$0	\$2,784,836	\$36,297,672
Jun 2018	\$439,826	\$18,623,770	\$15,070,334	\$0	\$0	\$2,490,061	\$36,623,991
Jul 2018	\$387,170	\$18,793,880	\$15,968,653	\$0	\$0	\$2,856,844	\$38,006,547
Aug 2018	\$463,199	\$18,626,495	\$16,354,884	\$0	\$0	\$2,698,568	\$38,143,146
Sep 2018	\$441,871	\$17,733,167	\$15,883,604	\$0	\$0	\$2,633,885	\$36,692,527
Oct 2018	\$521,580	\$20,089,700	\$17,822,663	\$0	\$0	\$2,865,556	\$41,299,499
Nov 2018	\$533,986	\$19,079,685	\$17,944,248	\$0	\$0	\$2,963,145	\$40,521,064

\* Other means claim from old plan reported as incurred in following year.

\*\*Missing means the claims could not be tagged to a specific Health Plan.

### **Claims Costs** *(continued)*

The following represents Incurred Medical Claims by Coverage Level for 2014-2017 and monthly year-to-date for 2018.

<b>INCURRED MEDICAL CLAIMS BY COVERAGE LEVEL</b>						
<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2014	\$131,271,014	\$239,094,807	\$182,552,523	\$524,850,024	\$8,215,648	\$1,085,984,016
2015	\$113,343,648	\$214,227,846	\$156,724,117	\$428,570,705	\$5,535,178	\$918,401,495
2016	\$115,907,167	\$234,282,281	\$158,404,184	\$449,972,099	\$5,020,683	\$963,586,414
2017	\$125,250,151	\$253,235,981	\$160,309,892	\$443,327,256	\$5,124,546	\$987,247,826
Jan 2018	\$9,307,758	\$17,316,106	\$11,270,361	\$30,362,960	\$788,923	\$69,046,107
Feb 2018	\$9,056,228	\$17,637,466	\$12,196,951	\$31,549,710	\$374,463	\$70,814,817
Mar 2018	\$9,509,419	\$21,523,838	\$13,047,858	\$34,426,064	\$92,731	\$78,599,909
Apr 2018	\$10,866,290	\$22,018,435	\$12,705,686	\$35,152,209	\$117,758	\$80,860,378
May 2018	\$11,503,981	\$21,628,728	\$12,990,823	\$40,259,349	\$419,553	\$86,802,434
Jun 2018	\$10,945,339	\$22,686,689	\$15,252,220	\$40,550,799	\$352,971	\$89,788,017
Jul 2018	\$12,091,017	\$24,054,338	\$16,343,386	\$40,228,150	\$1,067,680	\$93,784,572
Aug 2018	\$11,978,269	\$22,653,526	\$14,643,517	\$41,115,371	\$169,306	\$90,559,989
Sep 2018	\$10,218,846	\$21,525,967	\$13,019,258	\$38,899,749	\$123,139	\$83,786,959
Oct 2018	\$12,624,709	\$24,151,481	\$15,122,951	\$43,264,541	\$311,118	\$95,474,800
Nov 2018	\$12,151,171	\$24,452,120	\$14,880,942	\$42,725,278	\$145,974	\$94,355,485

*\*Unable to tag claims to a specific coverage level*

**Claims Costs** *(continued)*

The following represents Incurred Pharmacy Claims by Coverage Level for 2014-2017 and monthly year-to-date for 2018.

<b>INCURRED RX CLAIMS BY COVERAGE LEVEL</b>						
<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2014	\$45,477,497	\$67,741,378	\$45,635,023	\$165,451,246	\$313,173	\$324,618,317
2015	\$42,957,491	\$68,806,053	\$45,211,695	\$166,347,272	\$76,235	\$323,398,746
2016	\$48,058,582	\$80,398,056	\$49,757,535	\$184,154,432	\$175,199	\$362,543,804
2017	\$52,795,514	\$92,096,864	\$55,343,876	\$199,330,915	\$81,651	\$399,648,821
Jan 2018	\$3,800,802	\$7,604,782	\$4,424,528	\$16,064,169	\$6,578	\$31,900,858
Feb 2018	\$3,747,757	\$6,651,248	\$4,194,228	\$14,182,529	\$18,606	\$28,794,368
Mar 2018	\$4,328,212	\$7,895,698	\$4,463,833	\$17,121,828	\$6,785	\$33,816,357
Apr 2018	\$4,199,540	\$8,044,453	\$4,796,208	\$17,060,733	\$1,782	\$34,102,716
May 2018	\$4,786,792	\$8,313,969	\$5,163,643	\$18,033,267	\$1,995	\$36,299,667
Jun 2018	\$4,697,846	\$8,572,436	\$5,082,141	\$18,271,569	\$1,701	\$36,625,692
Jul 2018	\$4,691,328	\$9,257,974	\$5,560,464	\$18,496,781	\$1,840	\$38,008,387
Aug 2018	\$4,700,368	\$8,947,189	\$5,231,940	\$19,263,649	\$5,350	\$38,148,496
Sep 2018	\$4,788,974	\$8,676,518	\$4,877,051	\$18,349,983	\$5,159	\$36,697,686
Oct 2018	\$5,393,661	\$9,887,278	\$5,716,771	\$20,301,790	\$3,426	\$41,302,925
Nov 2018	\$5,050,388	\$10,074,935	\$5,451,609	\$19,944,131	\$845	\$40,521,909

*\*Unable to tag claims to a specific coverage level*

## Medical Claims Utilization

The following is based on Incurred Medical Claims\* from Jan-Nov 2018.

Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt SGovt	% Diff from Rcnt SGovt	Days LOS per Admit Acute	Days LOS per Admit Acute Rcnt SGovt	% Diff from Rcnt SGovt	Days Per 1000 Admits Acute	Days Per 1000 Admits Acute Rcnt SGovt	% Diff from Rcnt SGovt
LivingWell CDHP	60.85	56.92	6.90%	3.94	3.97	-0.55%	240.02	251.58	-4.59%
LivingWell PPO	65.20	59.69	9.24%	4.53	4.48	1.11%	295.44	275.58	7.21%
Standard CDHP	37.58	55.68	-32.51%	4.59	4.61	-0.38%	172.56	243.05	-29.00%
Standard PPO	63.92	59.89	6.73%	4.68	4.63	1.01%	298.96	271.08	10.29%
Average	61.33	57.99	5.76%	4.23	4.22	0.20%	259.24	260.41	-0.45%

Plan	Visits Per 1000 Office	Visits Per 1000 Office Rcnt US	% Diff from Rcnt US	Visits Per 1000 ER	Visits Per 1000 ER Rcnt US	% Diff from Rcnt US
LivingWell CDHP	7,971.52	6,716.17	15.75%	179.69	227.64	-26.69%
LivingWell PPO	9,465.40	7,485.43	20.92%	203.61	229.89	-12.90%
Standard CDHP	4,654.32	6,623.28	-42.30%	168.56	229.03	-35.88%
Standard PPO	6,107.28	7,072.28	-15.80%	235.42	229.53	2.50%
Average	8,111.46	6,984.67	13.89%	191.54	228.58	-19.34%

### Notes:

Rcnt SGovt—Recent State Government

Rcnt US—Recent US

LOS—Length of Stay

OP—Outpatient

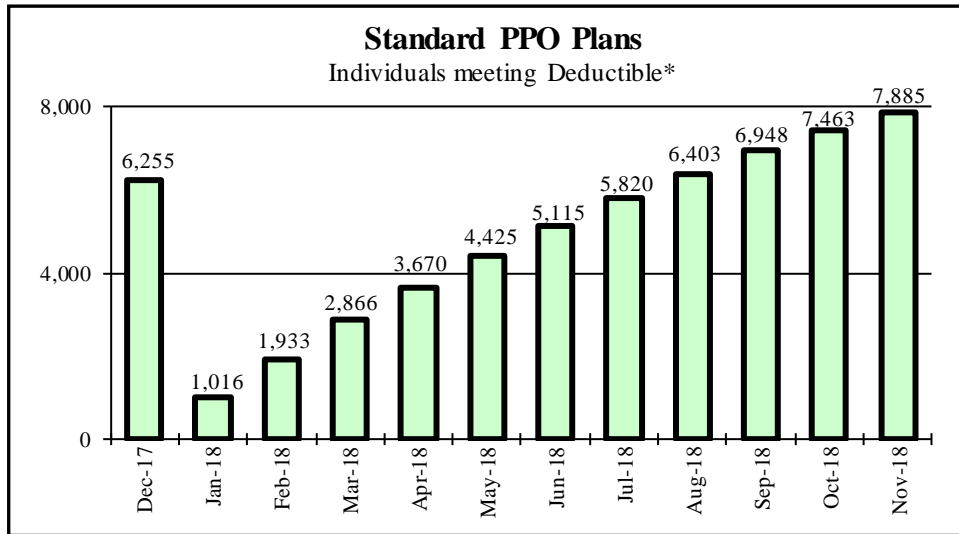
OP Rad—Outpatient Radiology

Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	% Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
LivingWell CDHP	8,223.86	7,881.85	4.34%	2,204.93	1,873.48	17.69%
LivingWell PPO	10,719.08	9,125.93	17.46%	2,965.79	2,332.97	27.13%
Standard CDHP	5,506.11	8,133.65	-32.30%	1,518.11	1,913.37	-20.66%
Standard PPO	7,986.95	8,804.20	-9.28%	2,150.70	2,116.99	1.59%
Average	8,850.91	8,366.61	5.79%	2,404.77	2,041.32	17.80%

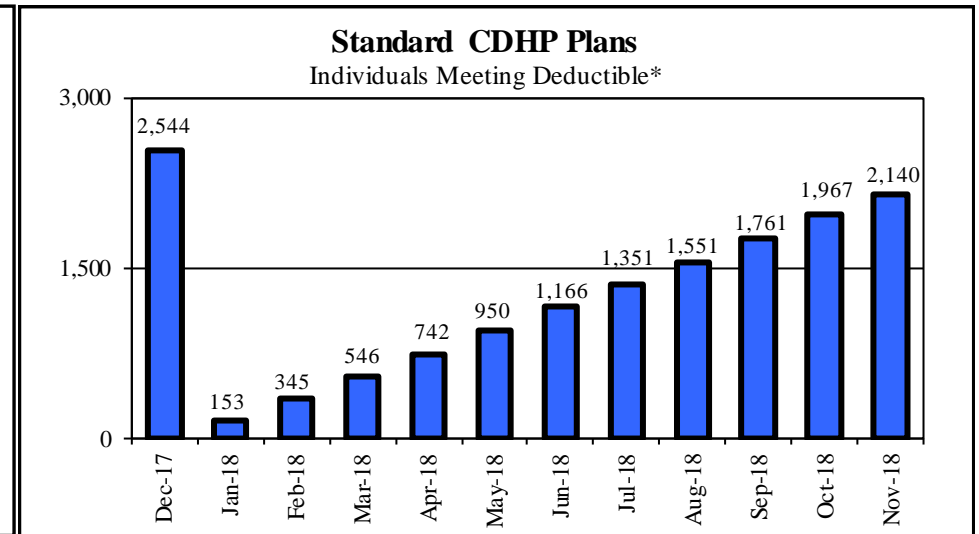
\*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

## Analysis of Individuals and Families Meeting Their Deductibles

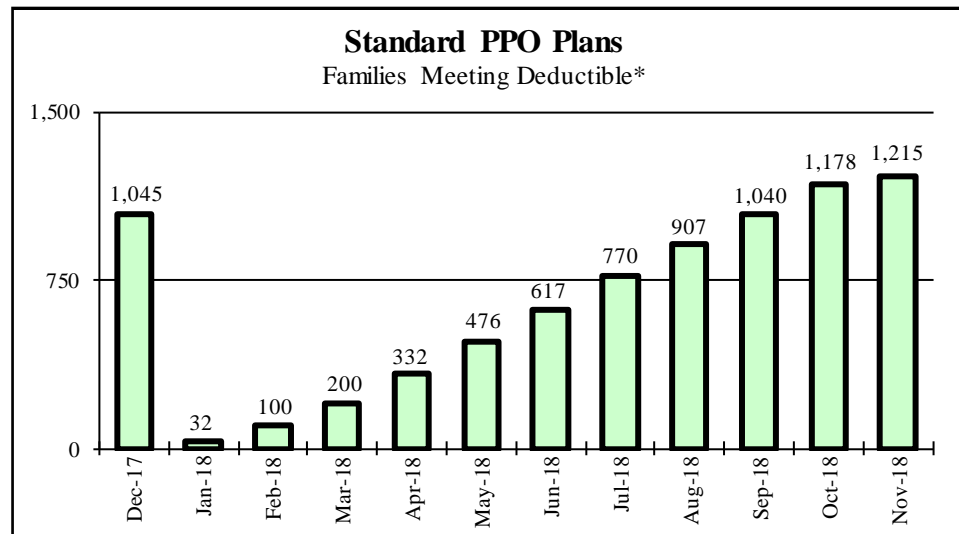
The following details the number of individuals and families by Health Plan that met their deductible for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



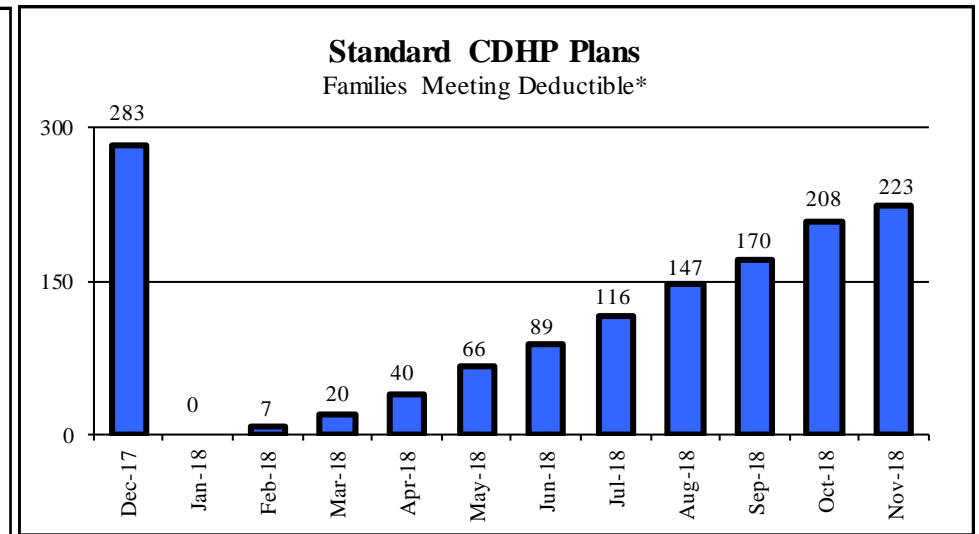
\* 2017 and 2018 Individual Deductible is \$750



\* 2017 and 2018 Individual Deductible is \$1,750



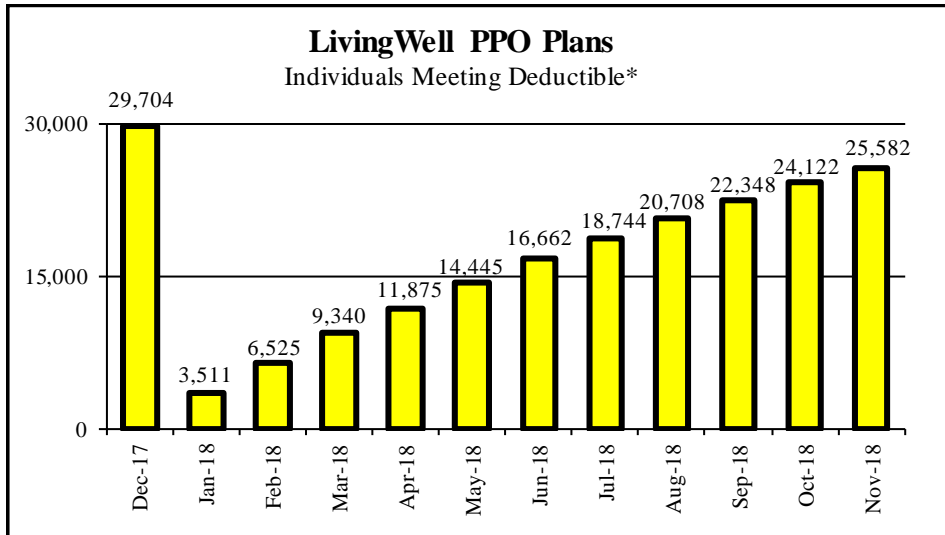
\* 2017 and 2018 Family Deductible is \$1,500



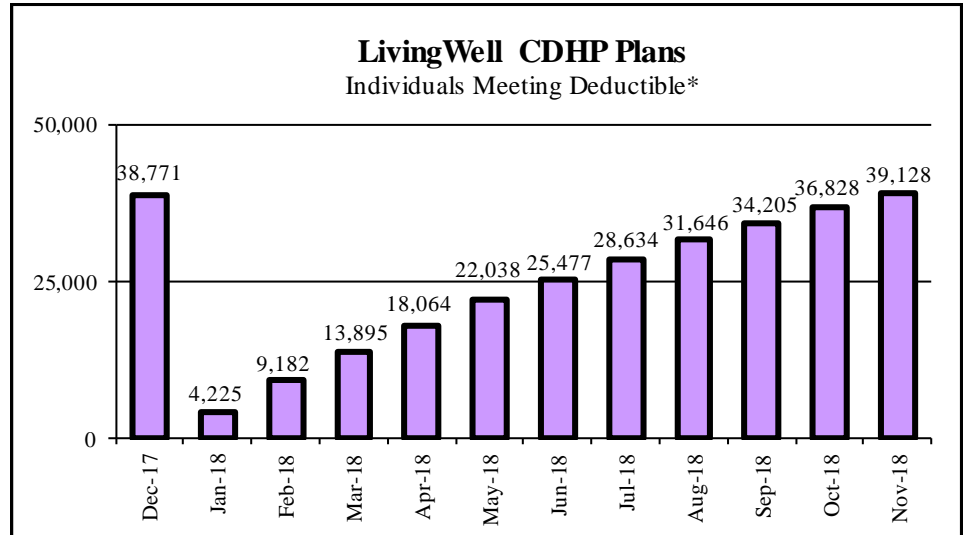
\* 2017 and 2018 Family Deductible is \$3,500

## Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

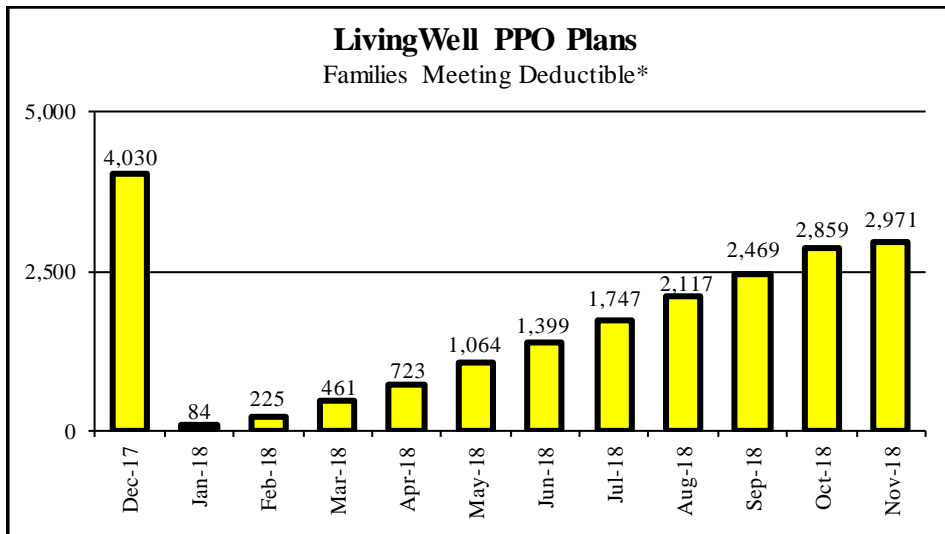
The following details the number of individuals and families by Health Plan that met their deductible for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



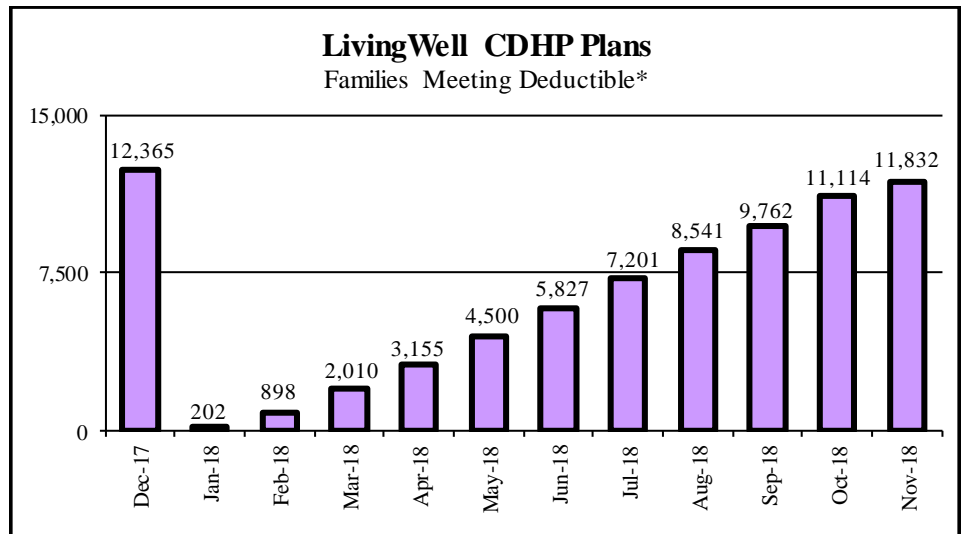
\*2017 and 2018 Individual Deductible is \$750



\* 2017 and 2018 Individual Deductible is \$1,250



\* 2017 and 2018 Family Deductible is \$1,500

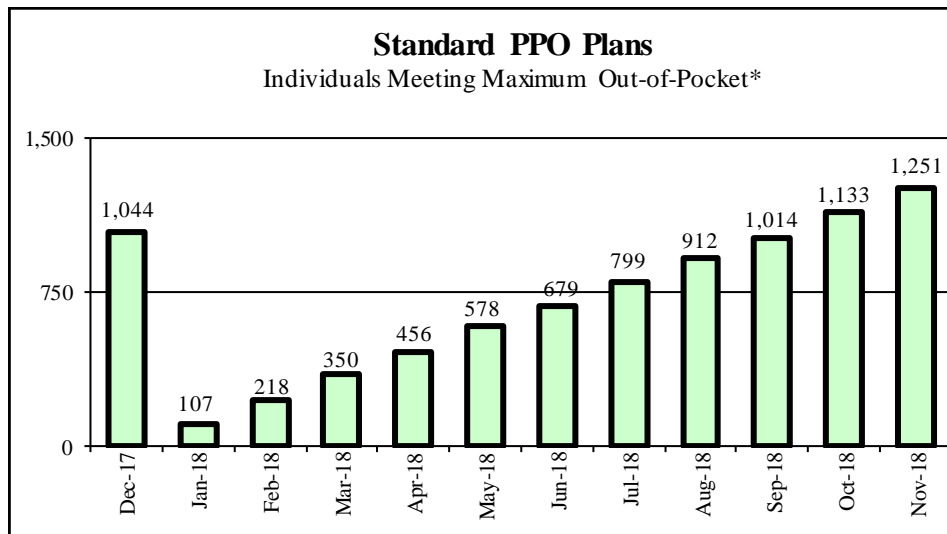


\* 2017 and 2018 Family Deductible is \$2,500

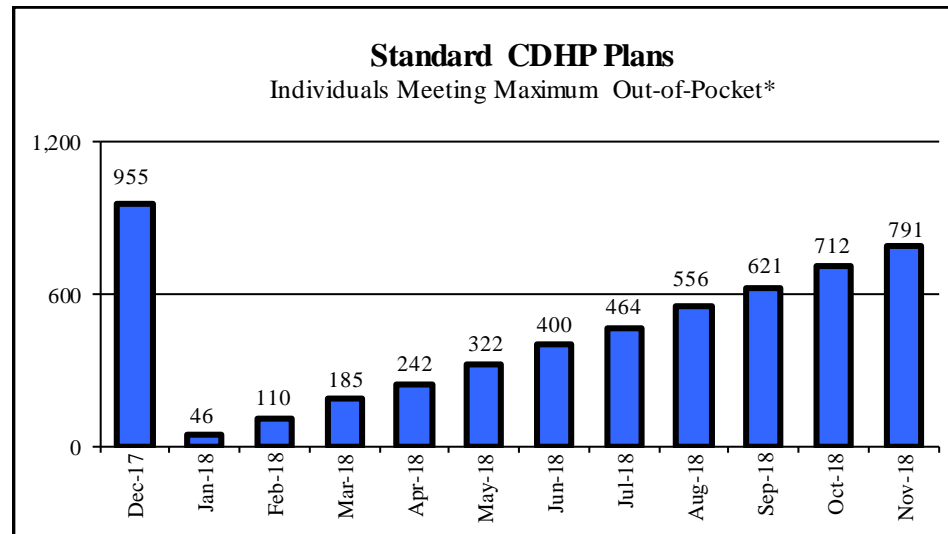


## Analysis of Individuals and Families Meeting Their Maximum Out-of-Pocket Expenses

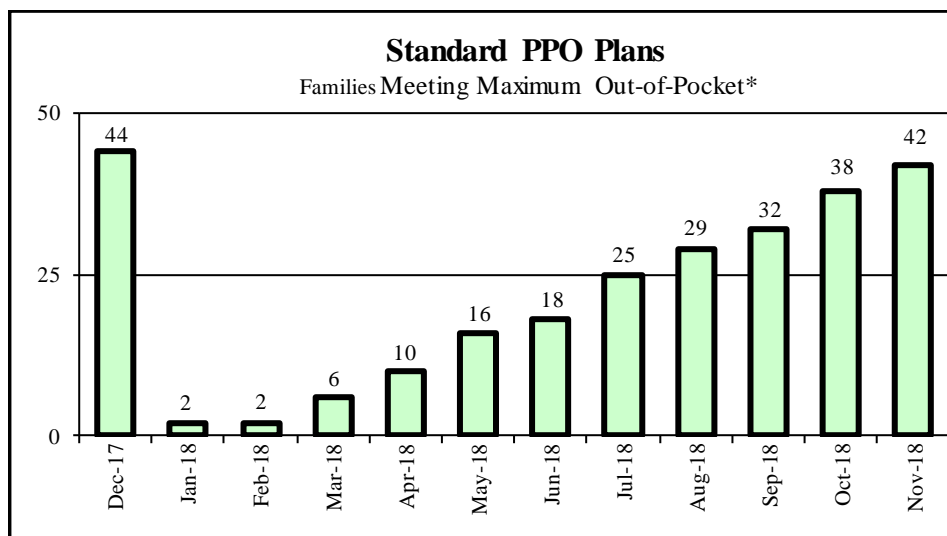
The following details the number of individuals and families by Health Plan that met their maximum out-of-pocket expense for the latest rolling year. This report is based on Incurred Medical and Pharmacy claims.



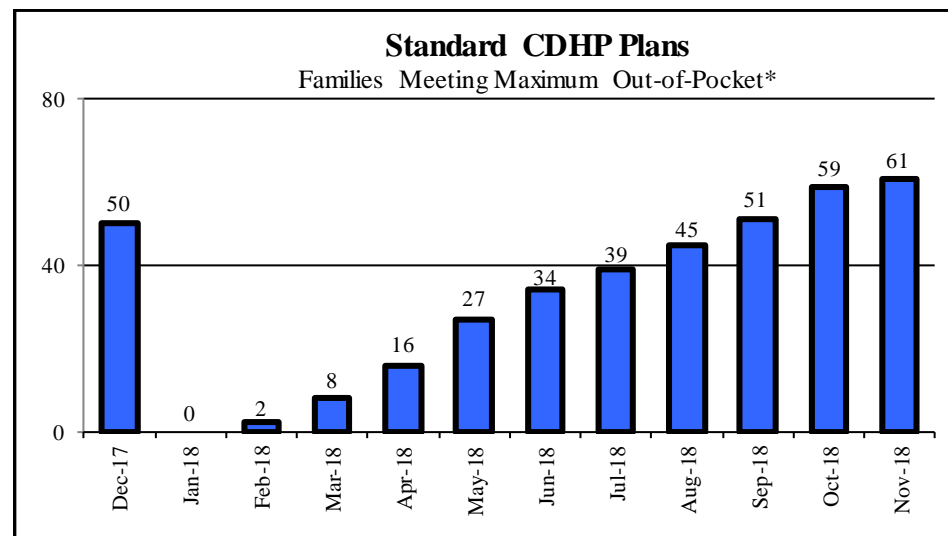
\* 2017 and 2018 Individual Maximum Out of Pocket is \$3,750



\* 2017 and 2018 Individual Maximum Out of Pocket is \$3,750



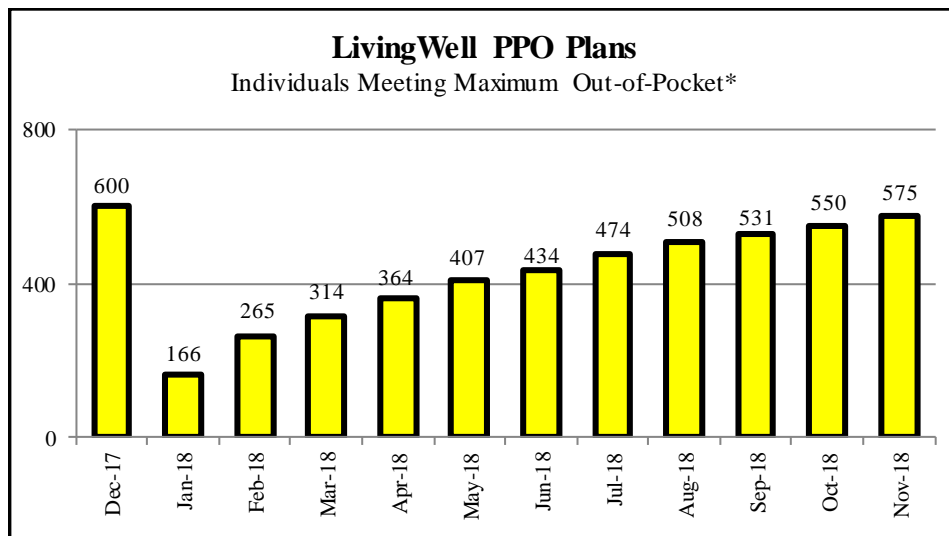
\* 2017 and 2018 Family Maximum Out of Pocket is \$7,500



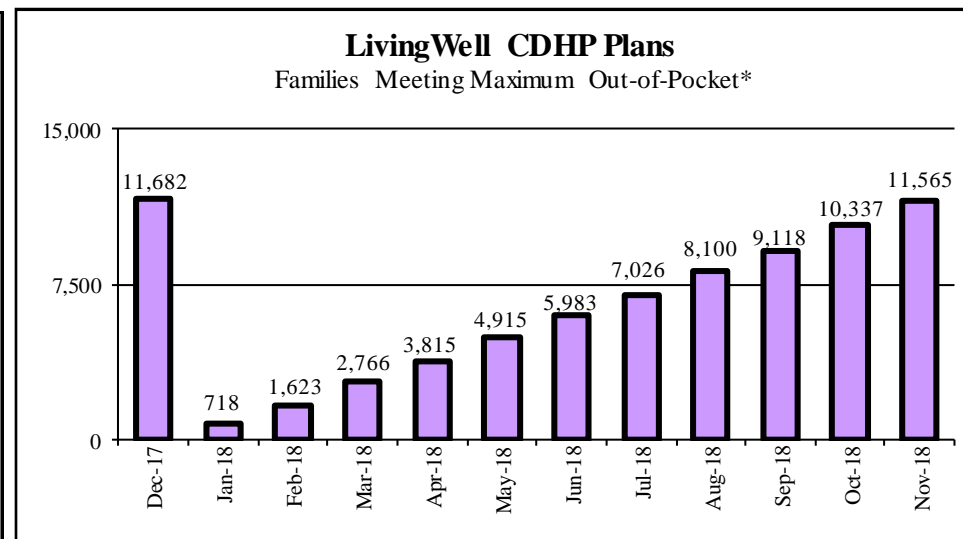
\* 2017 and 2018 Family Maximum Out of Pocket is \$7,500

## **Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses** *(continued)*

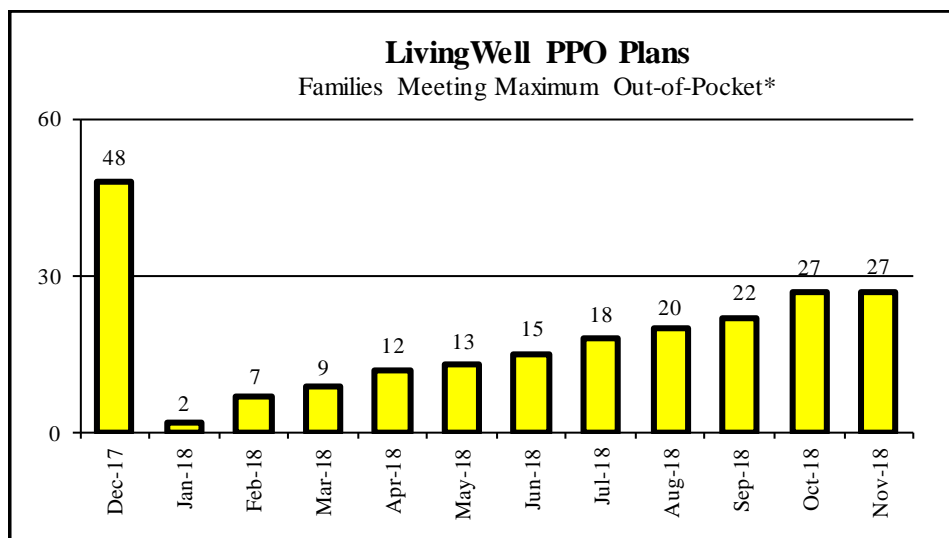
The following details the number of individuals and families by Health Plan that met their maximum out of pocket expense for the latest rolling year. This report is based on Incurred Medical and Pharmacy claims.



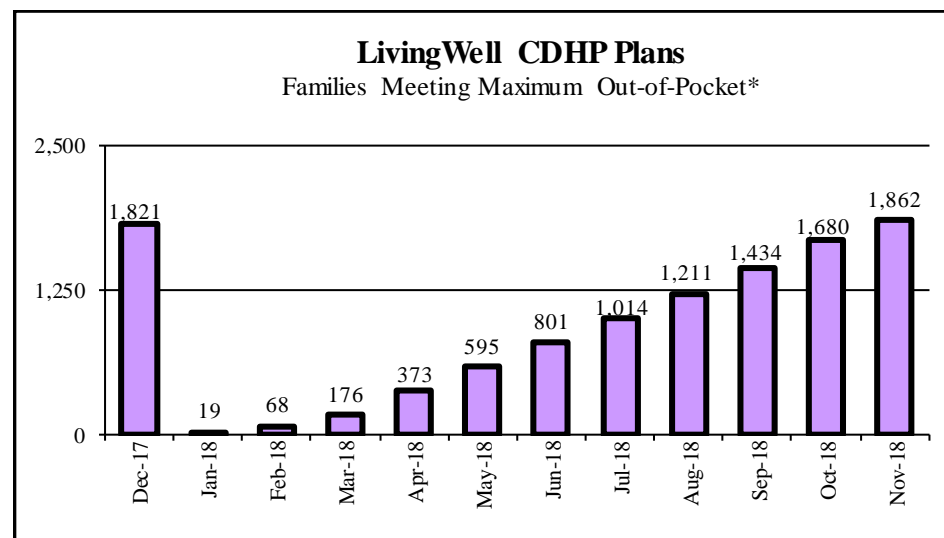
\* 2017 and 2018 Individual Maximum Out of Pocket is \$2,750



\* 2017 and 2018 Individual Maximum Out of Pocket is \$2,750



\* 2017 and 2018 Family Maximum Out of Pocket is \$5,500



\* 2017 and 2018 Family Maximum Out of Pocket is \$5,500

## **Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out-of-Pocket Expenses**

The following details the number of individuals and families by Health Plan that met their deductibles and/or maximum out-of-pocket (MOOP) expense for the years 2014-2018 This report is based on Incurred Medical and Pharmacy claims.

<b>Individuals and Families in Standard PPO (2014—Present)</b>									
		<b>Individuals</b>				<b>Families</b>			
<b>Plan year</b>	<b>Plan Name</b>	<b>Deductible</b>	<b>Meeting Deductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>	<b>Deductible</b>	<b>Meeting Deductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>
2014	Standard PPO	\$750	<b>34.91%</b>	\$3,500	<b>6.82%</b>	\$1,500	<b>10.68%</b>	\$7,000	<b>0.82%</b>
2015	Standard PPO	\$750	<b>33.28%</b>	\$3,500	<b>5.31%</b>	\$1,500	<b>9.53%</b>	\$7,000	<b>0.30%</b>
2016	Standard PPO	\$750	<b>34.21%</b>	\$3,500	<b>5.85%</b>	\$1,500	<b>10.07%</b>	\$7,000	<b>0.39%</b>
2017	Standard PPO	\$750	<b>35.00%</b>	\$3,750	<b>5.84%</b>	\$1,500	<b>7.06%</b>	\$7,500	<b>0.30%</b>
2018	Standard PPO	\$750	<b>34.05%</b>	\$3,750	<b>5.40%</b>	\$1,500	<b>6.39%</b>	\$7,500	<b>0.22%</b>

<b>Individuals and Families in Standard CDHP (2014—Present)</b>									
		<b>Individuals</b>				<b>Families</b>			
<b>Plan year</b>	<b>Plan Name</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>
2014	Standard CDHP	\$1,750	<b>20.45%</b>	\$3,500	<b>7.38%</b>	\$3,500	<b>2.41%</b>	\$7,000	<b>0.47%</b>
2015	Standard CDHP	\$1,750	<b>18.67%</b>	\$3,500	<b>6.90%</b>	\$3,500	<b>1.88%</b>	\$7,000	<b>0.34%</b>
2016	Standard CDHP	\$1,750	<b>19.69%</b>	\$3,500	<b>7.96%</b>	\$3,500	<b>2.17%</b>	\$7,000	<b>0.47%</b>
2017	Standard CDHP	\$1,750	<b>16.92%</b>	\$3,750	<b>6.35%</b>	\$3,500	<b>2.38%</b>	\$7,500	<b>0.42%</b>
2018	Standard CDHP	\$1,750	<b>16.34%</b>	\$3,750	<b>6.04%</b>	\$3,500	<b>2.23%</b>	\$7,500	<b>0.61%</b>

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out-of-Pocket

### Expenses *(continued)*

The following details the number of individuals and families by Health Plan that met their deductibles and/or maximum out-of-pocket (MOOP) expense for the years 2014-2018. This report is based on Incurred Medical and Pharmacy claims.

Individuals and Families in LivingWell PPO (2014—Present )									
		Individuals				Families			
Plan year	Plan Name	Deductible	Meeting De-deductible	MOOP	Meeting MOOP	Deductible	Meeting De-deductible	MOOP	Meeting MOOP
2014	LivingWell PPO	\$500	11.85%	\$2,500	3.74%	\$1,000	4.70%	\$3,000	0.49%
2015	LivingWell PPO	\$500	34.97%	\$2,500	0.69%	\$1,000	7.88%	\$5,000	0.16%
2016	LivingWell PPO	\$500	35.87%	\$2,500	0.65%	\$1,000	7.87%	\$5,000	0.13%
2017	LivingWell PPO	\$750	32.00%	\$2,750	0.65%	\$1,500	6.38%	\$5,500	0.08%
2018	LivingWell PPO	\$750	30.95%	\$2,750	0.70%	\$1,500	5.25%	\$5,500	0.05%

Individuals and Families in LivingWell CDHP (2014— Present)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Meeting De-deductible	MOOP	Meeting MOOP	Deductible	Meeting De-deductible	MOOP	Meeting MOOP
2014	LivingWell CDHP	\$1,250	29.04%	\$2,500	8.89%	\$2,500	17.39%	\$5,000	2.24%
2015	LivingWell CDHP	\$1,250	29.30%	\$2,500	8.61%	\$2,500	17.55%	\$5,000	1.89%
2016	LivingWell CDHP	\$1,250	28.69%	\$2,500	9.17%	\$2,500	17.90%	\$5,000	2.35%
2017	LivingWell CDHP	\$1,250	28.23%	\$2,750	8.51%	\$2,500	17.56%	\$5,500	2.59%
2018	LivingWell CDHP	\$1,250	27.08%	\$2,750	8.00%	\$2,500	15.99%	\$5,500	2.52%

## **Premium**

The following details the amount of premium\* paid by the employee and employer for 2014-2018 and monthly through 2019.

<b>Time Period</b>	<b>Employee Premium Amount</b>	<b>Employer Premium Amount</b>	<b>Total Premium Amount</b>
2014	\$265,431,508	\$1,348,631,926	\$1,614,063,434
2015	\$256,371,746	\$1,362,686,924	\$1,619,058,670
2016	\$254,661,768	\$1,380,830,820	\$1,635,492,588
2017	\$255,169,294	\$1,374,862,647	\$1,630,031,942
2018	\$262,595,375	\$1,384,164,265	\$1,646,759,641
Jan 2019	\$22,302,955	\$115,315,238	\$137,618,193
Feb 2019	\$22,297,275	\$114,978,902	\$137,276,177

*\*Premium is based on enrollment using published premium rates—it is NOT based on actual payments received.*

## **Prescription Drug Utilization** *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency percentage for the most recent rolling year. Based on Paid Pharmacy Claims.

<b>Time Period: Paid Month</b>	<b>Generic</b>	<b>Brand Name, Generic Available</b>	<b>Brand Name</b>	<b>Other*</b>	<b>Total</b>	<b>Scripts Rx % Generic</b>	<b>Scripts Generic Efficiency Rx**</b>
Mar 2018	339,067	6,841	35,007	9,402	390,317	86.87%	98.02%
Apr 2018	314,680	6,347	36,884	10,139	368,050	85.50%	98.02%
May 2018	326,602	6,321	42,202	10,318	385,443	84.73%	98.10%
Jun 2018	308,393	6,182	36,834	9,360	360,769	85.48%	98.03%
Jul 2018	308,837	6,325	36,584	10,359	362,105	85.29%	97.99%
Aug 2018	315,594	6,826	37,577	10,403	370,400	85.20%	97.88%
Sep 2018	294,685	14,492	37,257	9,942	356,376	82.69%	95.31%
Oct 2018	325,987	25,312	43,674	11,249	406,222	80.25%	92.79%
Nov 2018	308,769	23,656	43,723	11,624	387,772	79.63%	92.88%
Dec 2018	333,489	7,192	41,232	11,954	393,867	84.67%	97.89%
Jan 2019	333,046	6,737	36,464	13,251	389,498	85.51%	98.02%
Feb 2019	301,666	4,718	31,166	10,642	348,192	86.64%	98.46%

*\*Other category includes: Over-the-Counter (usually items such as diabetic supplies, syringes, and test strips, etc.) and claims that were unable to be tagged to a specific group.*

*\*\*Generic Efficiency Rate means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.*

**Prescription Drug Utilization** *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Pharmacy Claims.

<b>Time Period</b>	<b>Members</b>	<b>Patients</b>	<b>Scripts</b>	<b>Scripts Per Member</b>	<b>Scripts Per Patient</b>	<b>Allow Amt* Per Script</b>	<b>Net Pay Per Script</b>	<b>Member Cost Per Script**</b>	<b>Patient Cost Per Script***</b>
Dec 2017	264,340	160,960	415,659	1.57	3.05	\$97.64	\$89.04	\$13.34	\$21.91
Jan 2018	266,817	161,232	392,668	1.47	2.93	\$100.14	\$81.24	\$27.11	\$44.86
Feb 2018	265,925	158,316	359,720	1.35	2.76	\$96.47	\$80.05	\$21.65	\$36.36
Mar 2018	266,244	159,336	391,673	1.47	2.95	\$100.78	\$86.34	\$20.44	\$34.15
Apr 2018	266,003	155,819	367,949	1.38	2.87	\$105.98	\$92.68	\$17.89	\$30.54
May 2018	265,854	158,366	385,126	1.45	2.93	\$106.50	\$94.25	\$17.33	\$29.10
Jun 2018	265,297	154,628	359,503	1.36	2.87	\$114.43	\$101.88	\$16.62	\$28.51
Jul 2018	264,248	157,716	361,799	1.37	2.89	\$117.06	\$105.05	\$16.06	\$26.91
Aug 2018	255,030	157,980	370,638	1.45	2.91	\$114.26	\$102.93	\$16.09	\$25.97
Sep 2018	257,736	153,262	356,908	1.38	2.83	\$113.26	\$102.82	\$13.98	\$23.50
Oct 2018	261,899	170,217	405,658	1.55	2.98	\$111.94	\$101.82	\$14.94	\$22.98
Nov 2018	262,247	162,696	386,941	1.48	2.90	\$114.84	\$104.72	\$14.34	\$23.12

*\*\*"Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

*\*\*\*"Member Cost per Script" is the average net amount paid per prescription filled per member (Net Pay Rx/Members)*

*\*\*\*"Patient Cost per Script" is the average net amount paid per prescription filled per Patients (Net Pay Rx/Patients)*

## **Prescription Drug Utilization** *(continued)*

The following Top 25 Drug Analysis is based on Incurred Pharmacy Claims from Jan-Nov 2018.

<b>Prev Rank</b>	<b>Curr Rank</b>	<b>Product Name</b>	<b>Brand/Generic</b>	<b>Therapeutic Class General</b>	<b>Net Pay Rx</b>	<b>Net Pay Rx as % of All Drugs</b>	<b>Scripts Rx</b>	<b>Net Pay Per Day Supply Rx</b>	<b>Patients Rx</b>
1	1	HUMIRA	Single source brand	Immunosuppressants	\$30,463,348.57	7.67%	4,132	\$184.24	781
2	2	ENBREL	Single source brand	Immunosuppressants	\$12,316,061.48	3.10%	1,670	\$168.67	358
3	3	STELARA	Single source brand	Immunosuppressants	\$9,861,581.48	2.48%	620	\$221.73	200
4	4	FARXIGA	Single source brand	Hormones & Synthetic Subst	\$8,411,924.49	2.12%	14,737	\$13.82	2,622
5	5	TRULICITY	Multisource brand, generic	Hormones & Synthetic Subst	\$7,767,737.85	1.96%	9,697	\$23.44	1,600
6	6	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$7,228,461.32	1.82%	13,386	\$12.73	2,600
7	7	VICTOZA	Multisource brand, generic	Hormones & Synthetic Subst	\$7,044,836.20	1.77%	7,961	\$23.20	1,517
8	8	NOVOLOG FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$6,710,620.81	1.69%	7,496	\$22.85	1,846
9	9	TRESIBA	Multisource brand, generic	Hormones & Synthetic Subst	\$6,471,302.96	1.63%	7,857	\$19.94	1,663
10	10	NOVOLOG	Single source brand	Hormones & Synthetic Subst	\$6,339,355.04	1.60%	6,289	\$25.11	1,239
11	11	GILENYA	Single source brand	Misc Therapeutic Agents	\$5,765,537.10	1.45%	402	\$247.98	84
12	12	DUEXIS	Single source brand	Central Nervous System	\$5,328,045.79	1.34%	2,490	\$71.15	689
13	13	SAXENDA	Single source brand	Hormones & Synthetic Subst	\$5,299,051.37	1.33%	4,692	\$34.97	1,266
14	14	TECFIDERA	Single source brand	Misc Therapeutic Agents	\$5,053,330.37	1.27%	471	\$229.18	89
15	15	HUMATROPE	Multisource brand, no generic	Hormones & Synthetic Subst	\$4,091,932.64	1.03%	369	\$207.69	89
16	16	XOLAIR	Multisource brand, generic	Immunosuppressants	\$3,626,140.52	0.91%	1,038	\$102.97	186
17	17	COPAXONE	Multisource brand, generic	Misc Therapeutic Agents	\$3,482,770.36	0.88%	360	\$193.77	77
18	18	LEVEMIR FLEXTOUCH	Single source brand	Hormones & Synthetic Subst	\$3,441,598.30	0.87%	5,063	\$16.53	1,086
19	19	LYRICA	Single source brand	Central Nervous System	\$3,360,098.55	0.85%	6,820	\$15.29	1,304
20	20	COSENTYX	Single source brand	Immunosuppressants	\$3,187,770.56	0.80%	478	\$187.21	98
21	21	VYVANSE	Multisource brand, generic	Central Nervous System	\$3,104,912.60	0.78%	14,192	\$7.23	2,483
22	22	XARELTO	Multisource brand, generic	Blood Form/Coagul Agents	\$2,834,341.85	0.71%	6,324	\$12.28	1,235
24	23	ELIQUIS	Single source brand	Blood Form/Coagul Agents	\$2,725,982.15	0.69%	6,109	\$12.24	1,250
23	24	ONE TOUCH ULTRA	Other/unavailable	Diagnostic Agents	\$2,686,827.49	0.68%	19,631	\$3.34	6,147
25	25	AUBAGIO	Single source brand	Immunosuppressants	\$2,455,899.33	0.62%	270	\$225.48	45

\*"Product Name" includes all strengths/formulations of a drug.



**Prescription Drug Utilization** *(continued)*

In summary, the top 25 drugs represent 3.46% of total scripts and 40.06% of total Pharmacy expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$159,059,469	142,554	5,453,184
All Product Names	\$397,008,337	4,120,659	140,637,895
Top Drugs as Pct of All Drugs	40.06%	3.46%	3.88%

## Utilization

The top 25 clinical conditions based on Incurred Medical Claims for Jan-Nov 2018.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Prevent/Admin Hlth Encounters	\$77,197,531	\$566,140	\$76,513,993	0.00	10.00	1255.43	0.52	180,422	\$427.87
2	2	Osteoarthritis	\$40,090,545	\$23,623,262	\$16,442,260	3.21	1.66	133.27	0.29	15,969	\$2,510.52
3	3	Signs/Symptoms/Oth Cond, NEC	\$32,806,345	\$4,152,139	\$28,285,681	0.77	6.25	410.87	10.31	78,019	\$420.49
4	4	Coronary Artery Disease	\$30,707,044	\$18,116,997	\$12,563,237	1.91	3.97	29.84	2.18	5,200	\$5,905.20
5	5	Chemotherapy Encounters	\$30,579,252	\$3,259,565	\$27,319,687	0.34	5.27	2.10	0.00	699	\$43,747.14
7	6	Spinal/Back Disord, Low Back	\$26,122,467	\$10,781,316	\$15,332,523	0.84	3.15	558.74	3.89	29,445	\$887.16
6	7	Pregnancy without Delivery	\$25,945,737	\$19,830,838	\$6,111,627	0.55	2.62	87.03	5.50	5,411	\$4,795.00
8	8	Gastroint Disord, NEC	\$23,467,204	\$5,913,844	\$17,542,174	1.15	4.05	135.17	15.66	31,019	\$756.54
10	9	Arthropathies/Joint Disord NEC	\$23,036,409	\$2,044,452	\$20,900,496	0.28	4.43	550.51	5.62	48,643	\$473.58
9	10	Respiratory Disord, NEC	\$22,538,624	\$7,978,932	\$14,490,247	0.48	4.97	79.73	9.16	22,792	\$988.88
11	11	Newborns, w/wo Complication	\$19,671,510	\$19,121,633	\$549,878	10.24	3.06	8.95	0.21	2,963	\$6,639.05
12	12	Condition Rel to Tx - Med/Surg	\$18,343,559	\$12,262,241	\$6,059,709	1.49	5.72	6.27	1.71	4,495	\$4,080.88
13	13	Cardiac Arrhythmias	\$15,982,323	\$4,238,464	\$11,729,418	0.75	2.88	33.93	2.17	6,177	\$2,587.39
14	14	Infections, NEC	\$15,600,943	\$14,013,985	\$1,526,751	0.12	6.23	72.50	2.35	17,967	\$868.31
15	15	Cancer - Breast	\$14,971,002	\$554,815	\$14,365,415	0.10	3.44	22.94	0.02	2,162	\$6,924.61
16	16	Diabetes	\$14,254,687	\$2,893,277	\$11,341,332	1.65	5.36	237.17	1.57	26,462	\$538.69
19	17	Spinal/Back Disord, Ex Low	\$13,499,708	\$2,885,854	\$10,591,018	0.28	5.19	502.06	2.74	23,855	\$565.91
17	18	Cerebrovascular Disease	\$13,106,701	\$9,676,653	\$3,313,749	1.35	8.02	8.29	1.34	1,879	\$6,975.36
18	19	Renal Function Failure	\$12,971,466	\$2,617,998	\$10,323,871	0.24	4.86	14.76	0.65	2,723	\$4,763.67
20	20	Cardiovasc Disord, NEC	\$12,690,348	\$2,219,163	\$10,450,609	0.34	5.24	65.25	8.61	16,853	\$753.00
21	21	Cholecystitis/Cholelithiasis	\$11,139,527	\$2,654,058	\$8,482,499	0.72	3.90	4.31	1.52	1,859	\$5,992.21
22	22	Urinary Tract Calculus	\$10,911,489	\$1,003,499	\$9,907,760	0.50	2.45	18.97	5.86	3,870	\$2,819.51
23	23	Hypertension, Essential	\$10,383,831	\$5,229,664	\$5,139,601	0.88	5.46	263.34	2.98	42,843	\$242.37
24	24	Overweight/Obesity	\$9,864,582	\$8,069,288	\$1,778,854	1.65	2.06	36.71	0.02	6,081	\$1,622.20
25	25	ENT Disorders, NEC	\$9,712,186	\$229,153	\$9,480,550	0.07	2.59	630.48	2.05	38,934	\$249.45

NOTE: Medical payments represent only the payments made for the specified condition.

**Utilization** *(continued)*

In Summary, the top clinical conditions represent more than 57.35% of total Paid Medical Claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$535,595,018	\$183,937,231	\$350,542,939	29.92	4.51	5,168.61	86.96
All Clinical Conditions	\$933,873,467	\$295,282,345	\$635,904,789	63.62	4.71	9,183.32	193.12
Top Clinical Conditions as Pct of All Clinical Conditions	57.35%	62.29%	55.13%	47.03%	95.87%	56.28%	45.03%

## **Claims Lag Analysis**

The following claims lag information is based on Incurred Medical Claims from Jan-Nov 2018.

<b>Plan</b>	<b>Number of Medical Claims</b>	<b>Avg Days Lag Per Claim</b>	<b>% Claims Paid Within 30 Days</b>	<b>% Claims Paid Within 60 Days</b>	<b>% Claims Paid Within 90 Days</b>
LivingWell CDHP	3,944,470	17	90.57%	97.29%	98.72%
LivingWell PPO	2,845,414	17	90.67%	97.37%	98.74%
Standard CDHP	221,226	18	88.47%	96.27%	98.21%
Standard PPO	579,043	19	88.73%	96.53%	98.25%
Missing	7,996	34	65.72%	90.11%	94.93%
All Plans	7,598,149	16	90.38%	97.22%	98.67%

*\*Missing means the claims could not be tagged to a specific plan.*

### **Claims Lag Analysis** *(continued)*

The following claims lag information is based on all claims (**Medical and Pharmacy**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018	Aug 2018
Dec 2017	\$3,392,830.97	\$1,431,483.33	\$712,599.32	\$417,914.88	\$352,913.78	\$816,473.46
Jan 2018	\$10,245,229.43	\$2,476,174.39	\$1,754,680.42	\$581,149.84	\$225,963.27	\$831,429.91
Feb 2018	\$37,701,891.25	\$7,781,814.83	\$2,150,956.48	\$1,347,890.23	\$1,783,660.77	\$259,917.39
Mar 2018	\$64,743,003.03	\$33,775,754.65	\$9,119,805.50	\$1,764,811.24	\$981,921.15	\$1,016,962.06
Apr 2018	\$5,873.30	\$62,474,394.60	\$38,238,947.42	\$9,341,930.54	\$2,845,831.77	\$942,969.21
May 2018	\$0.00	\$3,665.99	\$62,641,686.81	\$47,390,738.87	\$8,444,218.03	\$2,538,523.14
Jun 2018	\$0.00	\$0.00	\$5,098.18	\$68,832,031.99	\$43,589,258.18	\$10,756,767.11
Jul 2018	\$0.00	\$0.00	\$0.00	\$5,096.28	\$61,688,137.38	\$53,585,621.77
Aug 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$9,091.25	\$69,780,994.94
Sep 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,249.51
Oct 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Nov 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019
Dec 2017	\$108,132.81	(\$94,540.13)	(\$41,867.60)	\$69,498.47	\$205,088.04	(\$291,729.90)
Jan 2018	\$1,346,192.60	\$37,989.88	\$172,858.18	\$18,353.39	\$64,429.46	(\$111,821.55)
Feb 2018	\$4,619.06	\$10,021.45	\$79,585.95	(\$2,475.07)	\$179,842.45	(\$16,802.89)
Mar 2018	\$693,139.46	\$16,568.86	\$207,459.08	\$32,532.85	\$76,500.52	(\$24,010.92)
Apr 2018	\$863,787.63	\$244,265.81	\$72,633.24	\$36,945.92	(\$15,610.61)	(\$88,874.25)
May 2018	\$600,869.26	\$675,879.47	\$575,001.60	\$229,024.18	\$59,997.97	(\$57,504.07)
Jun 2018	\$1,484,708.14	\$665,423.29	\$422,993.94	\$515,595.07	\$143,692.13	(\$1,859.66)
Jul 2018	\$10,054,974.10	\$2,090,917.46	\$1,709,484.32	\$962,979.79	\$1,508,789.44	\$186,957.81
Aug 2018	\$44,839,675.52	\$8,045,307.27	\$3,918,851.15	\$876,723.66	\$518,802.14	\$719,039.14
Sep 2018	\$64,476,553.12	\$40,457,067.38	\$11,676,752.81	\$2,288,994.17	\$817,321.54	\$752,706.53
Oct 2018	\$9,927.37	\$72,346,183.90	\$53,135,867.99	\$8,078,004.60	\$1,642,566.50	\$1,565,174.35
Nov 2018	\$0.00	\$10,538.34	\$77,157,842.03	\$46,894,457.29	\$8,963,790.59	\$1,850,765.14

## Claims Distribution Based on Age/Gender

The following is based on Incurred Medical and Pharmacy Claims from Jan-Nov 2018.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,150	\$17,301,730.36	\$15,040.23	1,186	\$15,784,428.74	\$13,305.90
Ages 1-4	5,101	\$10,223,394.50	\$2,004.09	5,415	\$10,774,650.25	\$1,989.61
Ages 5-9	7,563	\$10,118,660.40	\$1,337.98	8,018	\$12,866,791.07	\$1,604.72
Ages 10-14	9,138	\$16,914,928.05	\$1,851.07	9,445	\$17,987,454.16	\$1,904.50
Ages 15-17	5,757	\$19,807,145.82	\$3,440.53	6,009	\$16,721,826.86	\$2,782.80
Ages 18-19	3,978	\$9,775,786.00	\$2,457.69	4,068	\$10,565,060.12	\$2,597.35
Ages 20-24	9,651	\$28,836,761.23	\$2,987.93	9,121	\$15,628,956.67	\$1,713.58
Ages 25-29	8,275	\$30,419,803.87	\$3,676.11	5,009	\$9,555,228.04	\$1,907.68
Ages 30-34	9,163	\$39,642,385.97	\$4,326.35	5,237	\$12,054,166.22	\$2,301.85
Ages 35-39	11,344	\$48,076,192.24	\$4,238.20	6,540	\$18,217,114.97	\$2,785.65
Ages 40-44	12,131	\$60,790,356.75	\$5,011.16	7,354	\$28,751,478.79	\$3,909.69
Ages 45-49	14,537	\$79,882,495.50	\$5,495.12	8,862	\$41,973,293.61	\$4,736.37
Ages 50-54	15,031	\$104,402,981.13	\$6,946.01	9,801	\$65,211,774.05	\$6,653.28
Ages 55-59	17,450	\$136,502,384.86	\$7,822.65	10,558	\$85,209,328.65	\$8,070.59
Ages 60-64	19,646	\$183,726,498.60	\$9,351.64	11,993	\$116,059,945.64	\$9,677.38
Ages 65-74	2,467	\$24,990,560.15	\$10,130.31	2,057	\$26,494,195.92	\$12,882.29
Ages 75-84	158	\$1,886,341.08	\$11,932.00	169	\$2,833,831.05	\$16,813.45
Ages 85+	5	\$31,829.19	\$6,483.72	6	\$72,767.51	\$12,910.36
<b>Total</b>	<b>152,544</b>	<b>\$823,330,235.70</b>	<b>\$5,397.33</b>	<b>110,846</b>	<b>\$506,762,292.32</b>	<b>\$4,571.77</b>

### **Allowed Amount Distribution by Member Count**

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2014—2017 and year to date for 2018.

<b>Allowed Amount</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
less than 0.00	22	4	2	1	2
\$0.00 - \$499.99	66,180	72,760	72,609	71,218	74,155
\$500.00 - \$999.99	39,137	39,862	40,981	41,537	43,506
\$1,000.00 - \$1,999.99	43,065	41,247	40,964	42,070	42,837
\$2,000.00 - \$4,999.99	51,911	49,217	48,715	49,624	47,911
\$5,000.00 - \$9,999.99	29,515	26,834	27,300	26,760	25,517
\$10,000.00 - \$14,999.99	12,825	11,369	11,648	12,095	11,446
\$15,000.00 - \$19,999.99	6,755	5,605	6,152	6,394	6,074
\$20,000.00 - \$29,999.99	6,374	5,612	5,908	6,216	6,063
\$30,000.00 - \$49,999.99	5,272	4,475	4,842	5,063	4,806
\$50,000.00 - \$74,999.99	2,520	2,225	2,347	2,676	2,509
\$75,000.00 - \$99,999.99	1,037	944	1,114	1,209	1,119
\$100,000.00 - \$149,999.99	846	777	886	953	924
\$150,000.00 - \$199,999.99	344	320	330	371	383
\$200,000.00 - \$249,999.99	179	148	174	170	180
over \$249,999.99	326	231	252	289	262
<b>Total</b>	<b>266,308</b>	<b>261,630</b>	<b>264,224</b>	<b>266,646</b>	<b>267,694</b>

## **Summary of Enrollment and Claims**

The following provides a summary of members, Incurred Medical Claims and Incurred Pharmacy Claims for the most recent rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Net Pay Med and Rx</b>	<b>Net Pay Med</b>	<b>Net Pay Rx</b>	<b>Claims Paid</b>	<b>Claims Paid Med</b>	<b>Scripts Rx</b>
Dec 2017	264,340	\$141,861,391.49	\$104,850,661.51	\$37,010,729.98	724,588	301,998	415,659
Jan 2018	266,817	\$100,946,965.23	\$69,046,107.31	\$31,900,857.92	693,284	292,336	392,668
Feb 2018	265,925	\$99,609,185.54	\$70,814,817.21	\$28,794,368.33	652,131	284,835	359,720
Mar 2018	266,244	\$112,416,266.47	\$78,599,909.24	\$33,816,357.23	697,585	298,834	391,673
Apr 2018	266,003	\$114,963,094.58	\$80,860,378.26	\$34,102,716.32	660,519	285,010	367,949
May 2018	265,854	\$123,102,101.25	\$86,802,434.20	\$36,299,667.05	686,829	294,088	385,126
Jun 2018	265,297	\$126,413,708.37	\$89,788,016.53	\$36,625,691.84	658,403	291,337	359,503
Aug 2018	255,030	\$128,708,485.07	\$90,559,989.25	\$38,148,495.82	681,906	303,469	370,638
Jul 2018	264,248	\$131,792,958.35	\$93,784,571.68	\$38,008,386.67	672,593	303,008	361,799
Sep 2018	257,736	\$120,484,645.06	\$83,786,959.08	\$36,697,685.98	630,980	266,751	356,908
Oct 2018	261,899	\$136,777,724.71	\$95,474,799.68	\$41,302,925.03	745,655	332,167	405,658
Nov 2018	262,247	\$134,877,393.39	\$94,355,484.64	\$40,521,908.75	698,260	303,266	386,941

*NOTE: Includes run out data from all Carriers*

The following illustrates the change in incurred claims (includes Medical and Pharmacy) by rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Total Medical and Rx Claims</b>	<b>Total Medical Claims</b>	<b>Total Rx Claims</b>
Dec 2017 - Nov 2018	263,470	\$1,482,267,511	\$1,048,755,370	\$433,512,142
Dec 2016 - Nov 2017	262,884	\$1,383,676,565	\$984,588,976	\$399,087,589
% Change (Roll Yrs)	0.22%	7.13%	6.52%	8.63%



## **Appendix A**

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan for members of the Kentucky Group Health Insurance Board (KGHIB).

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

This report is compiled using Advantage Suite, which is DEI's health insurance information management system. IBM Watson Health warehouses enrollment and claims data on behalf of the KEHP. Enrollment data is provided by DEI while claims data is provided by KEHP's Medical and Pharmacy administrators

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding and dropping dependents, marriage, divorce, Medicare eligibility, etc. Therefore, Advantage Suite is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2017, Advantage Suite processed enrollment information for a total of 266,646 members as well as 8,163,764 claims (3,457,926 Medical claims and 4,605,838 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Advantage Suite.

## **Appendix B—Definitions**

- ***Allowed Amount*** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- ***Carrier*** refers to claims listed by carrier. (Please note that CVS data is designated as Anthem).
- ***Days Supply*** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- ***Employee*** represents an individual eligible to participate in KEHP as a retiree, or by being employed by one of the agencies that participate with KEHP (example: state employee, school board, quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Advantage Suite deals with Cross-Reference plans uniquely. Although there are in fact two “employees” Advantage Suite can only designate the planholder as an employee. Therefore, the Cross-Reference spouse is considered a dependent and all claims and utilization data related to that spouse is counted as a “member”.
- ***Generic Efficiency*** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- ***Group*** is Kentucky Retirement System (KRS), Kentucky Teachers’ Retirement System (TRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, and Quasi/Local Governments).
- ***Incurred Claims*** refer to paid amounts for claims that were incurred in a specified timeframe.
- ***IP*** refers inpatient procedures and/or claims.
- ***LOS*** refers to length of stay of an acute admission.
- ***Mail Order*** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- ***Member*** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- ***Member Cost per Script*** is the average net amount paid per prescription filled per member (Net Pay Rx/Members).
- ***Net Payment*** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- ***OOP*** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- ***OP*** refers to outpatient procedures and/or claims.
- ***OP Rad*** refers to outpatient radiology claims an/or patients.

## **Appendix B—Definitions** *(continued)*

- ***Paid Claims*** specify the paid amount for claims regardless of when the claims may have been incurred.
- ***Patient Cost per Script*** is the average net amount paid per prescription filled per patient (Net Pay Rx/Patients).
- ***Patients*** is the unique count of members who received facility, professional, or pharmacy services.
- ***Plan*** is CW Standard PPO, CW Capitol Choice, CW Optimum PPO, CW Maximum Choice, Standard PPO, Standard CDHP, LivingWell PPO and LivingWell CDHP.
- ***Rcnt SGovt*** refers to recent State Government benchmarks.
- ***Rcnt US*** refers to recent US national benchmarks.
- ***Retail*** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.